

October 21, 2005
PUBLIC NOTICE # 2005-42

**PUBLIC NOTICE OF INSURANCE COMPANIES
RATE FILING**

The following companies have submitted rate filings as required by California Insurance Code Section 1861.05 (Proposition 103). The rate filings are available for public viewing at department offices at 45 Fremont Street, 23rd Floor, San Francisco and at 300 South Spring Street, 12th Floor, Los Angeles. Please call in advance to schedule appointments to view filings:

San Francisco - (415) 538-4300

Los Angeles - (213) 346-6707

Public Notices of rate filings are now posted every Friday on our web site at <http://www.insurance.ca.gov/RRD/Ratefiling.htm>. In addition, listings of closed files may be viewed at the same web site.

California Insurance Code Section 1861.05 (Proposition 103) allows any member of the public to request a hearing within 45 days from the date of this notice on any of the rate changes proposed. Request must be in writing and addressed to: RATE ENFORCEMENT BUREAU, 45 Fremont Street, 21st Floor, San Francisco, CA 94105. The public may also obtain information about the hearing process, intervention and compensation by contacting the Office of the Public Advisor at (916) 492-3559.

Note: Exemption filings, received on June 17, 1989 and prior approval files up and including those received in 1997, have been archived. Archived filings take approximately four weeks to retrieve.

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(see attached list)

**California Department of Insurance
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File #	Grp #	Company Name	Line Type	Line Description	File Type	Program	Overall Rate*
05-7109	0000	MERASTAR INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7298	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF LIAB-STUCKEY COMP & TECH	
05-7384	3496	QUANTA INDEMNITY COMPANY	COMMERCIAL	BURGLARY AND THEFT	NEW PROGRAM	COMMERCIAL CRIME	0
05-7385	0084	GREAT AMERICAN ALLIANCE INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
05-7386	0084	GREAT AMERICAN ASSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
05-7387	0084	GREAT AMERICAN INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
05-7388	0084	GREAT AMERICAN INSURANCE COMPANY OF NEW YORK	COMMERCIAL	INLAND MARINE	FORMS	CONTRACTOR'S EQUIPMENT	
05-7389	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	FIRE	RULE CHANGE	DWELLING 2002	0
05-7390	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	FIRE	FORMS	DWELLING 2002	
05-7391	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	RULE CHANGE	DWELLING 2002	0
05-7392	0057	ELECTRIC INSURANCE COMPANY	PERSONAL	OTHER LIABILITY	FORMS	DWELLING 2002	
05-7393	0920	DIAMOND STATE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROF LIAB-INSURANCE AGENTS AND BROKERS	
05-7394	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	BOP-CONTRACTORS ADVANTAGE	
05-7395	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	
05-7396	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D & O EXCESS LIABILITY	
05-7404	0150	OLD REPUBLIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	D & O EXCESS LIABILITY	
05-7406	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	OTHER LIABILITY	NEW PROGRAM	INSURANCE AGENTS AND BROKERS	0
05-7407	0019	AMERICAN RELIABLE INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	BOATOWNERS	-9.03
05-7414	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7415	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	BURGLARY AND THEFT	FORMS	NONE	
05-7416	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7417	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	FORMS	NONE	
05-7418	0000	CONTRACTORS BONDING AND INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	NONE	
05-7419	0323	CIVIL SERVICE EMPLOYEES INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	NONE	
05-7420	0323	CSE SAFEGUARD INSURANCE COMPANY	PERSONAL	HOMEOWNERS MULTI PERIL	FORMS	GTO/GTP/GTS	

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05-7421	0748	STAR INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PROF. LIAB. - REAL ESTATE APPRAISERS	0
05-7422	1129	CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	SYMBOLS	GROUP 5 AND GROUP 7	
05-7423	0000	CRUSADER INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	HR3210-MAINSTREET, MAINSTREET-N.O.C.	0
05-7424	0300	HORACE MANN INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
05-7425	0300	CASUALTY INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE	0
05-7426	0070	CASUALTY INSURANCE COMPANY	COMMERCIAL	FIRE	NEW PROGRAM	COMMUNITY BLANKET POLICY	0
05-7427	0038	EXECUTIVE RISK INDEMNITY INC.	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PORTFOLIO FOR NOT-FOR PROFIT	0
05-7428	0038	FEDERAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	PORTFOLIO FOR NOT-FOR PROFIT	0
05-7429	0761	FIREMAN'S FUND INSURANCE COMPANY	COMMERCIAL	ALLIED LINES	FORMS	CROP HAIL - EARLY SEASON BINDING	
05-7430	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7431	0361	AMERICAN ALTERNATIVE INSURANCE CORPORATION	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	0
05-7432	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7433	1326	LINCOLN GENERAL INSURANCE COMPANY	PERSONAL	INLAND MARINE	BOTH RATE AND FORM	PET INSURANCE	8.7
05-7434	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7435	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7436	0140	NATIONWIDE INSURANCE COMPANY OF AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	
05-7437	0291	AMERICAN HARDWARE MUTUAL INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7438	0212	EMPIRE FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	
05-7439	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	INLAND MARINE	RULE CHANGE	NONE	
05-7440	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	
05-7441	0150	GREAT WEST CASUALTY COMPANY	COMMERCIAL	AUTO LIABILITY	FORMS	NONE	
05-7442	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	NEW PROGRAM	IDENTITY THEFT DISCOVERY	0
05-7443	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	EXCESS-UNICOVER V AND EQUIPEMENT D	
05-7444	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7445	0350	COREGIS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0

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05-7446	0350	WESTPORT INSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	RULE CHANGE	COMMERCIAL OUTPUT	0
05-7447	0212	UNIVERSAL UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	FORMS	UNICOVER	
05-7448	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7449	0626	ACE INDEMNITY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7450	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7451	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7452	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7453	0626	INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7454	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7455	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	
05-7456	0062	EMPLOYERS MUTUAL CASUALTY COMPANY	COMMERCIAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7459	0155	PROGRESSIVE CHOICE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	FORMS	NONE	
05-7460	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
05-7461	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE.	0
05-7462	0408	PACIFIC PROPERTY AND CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS-FARM	
05-7463	0031	GEICO INDEMNITY COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	MOTORCYCLE-STANDARD	0
05-7464	0626	ACE AMERICAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	
05-7465	0626	ACE FIRE UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	
05-7466	0626	ACE PROPERTY AND CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	
05-7467	0626	BANKERS STANDARD INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	
05-7468	0626	INDEMNITY INSURANCE COMPANY OF NORTH AMERICA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	
05-7469	0626	PACIFIC EMPLOYERS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	
05-7470	0626	WESTCHESTER FIRE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	
05-7471	0215	VALLEY INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RATE	NONE	-1.1
05-7472	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	FIRE	FORMS	NONE	

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05-7473	0041	TRITON INSURANCE COMPANY	PERSONAL	MISCELLANEOUS	FORMS	CREDIT INVOICING UNEMPLOYMENT INSURANCE	
05-7474	0163	AMERICAN STATES INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BOP-ULTRA SPECIALTY SERVICES	-0.01
05-7475	0457	ARGONAUT GREAT CENTRAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	RETAIL GROCERS	
05-7476	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
05-7477	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	
05-7479	0140	NATIONAL CASUALTY COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	MEDIA LIABILITY PLUS	
05-7480	0400	UNIGARD INSURANCE COMPANY	PERSONAL	FIRE	FORMS	NONE	
05-7481	0019	AMERICAN SECURITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	SERVICE CONTRACT REIMBURSEMENT INS. - CYCLE/MARINE	0
05-7482	0350	EMPLOYERS REINSURANCE CORPORATION	COMMERCIAL	MULTI-PERIL	NEW PROGRAM	COMMERCIAL OUTPUT	0
05-7484	0111	EMPLOYERS INSURANCE COMPANY OF WAUSAU	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
05-7485	0111	WAUSAU BUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
05-7486	0111	WAUSAU UNDERWRITERS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	BOP	0
05-7487	0181	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	HR3210- UMBRELLA/EXCESS	
05-7488	1234	RESPONSE INSURANCE COMPANY	PERSONAL	AUTO LIAB/PHYS DAMAGE	RULE CHANGE	NONE	0
05-7489	0007	FEDERATED MUTUAL INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	0
05-7490	0140	FARMLAND MUTUAL INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIALGARD	1.4
05-7491	0007	FEDERATED SERVICE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RATE	UMBRELLA/EXCESS	0
05-7492	0140	NATIONWIDE AGRIBUSINESS INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RATE	COMMERCIALGARD	1.4
05-7493	0212	AMERICAN GUARANTEE AND LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	UMBRELLA/EXCESS	
05-7494		INSURANCE SERVICES OFFICE, INC.	PERSONAL	AUTO LIAB/PHYS DAMAGE	MANUAL	NONE	
05-7495	0000	LOUISIANA SOUTHERN LIFE LIMITED (UNITED STATES BRANCH)	COMMERCIAL	MULTI-PERIL	BOTH RATE AND FORM	BUSINESSOWNERS ISO ADOPTION	-1.9
05-7506	3548	ATHENA ASSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7507	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7508	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	
05-7509	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	NONE	

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05-7511	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	INLAND MARINE	RULE CHANGE	CARE, CUSTODY & CONTROL	0
05-7512	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARMOWNERS	0
05-7513	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	FARMOWNERS MULTI- PERIL	RULE CHANGE	FARMOWNERS UMBRELLA	0
05-7514	0019	AMERICAN BANKERS INSURANCE COMPANY OF FLORIDA	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	STABLEOWNERS LIABILITY	0
05-7515	0344	CHURCH INSURANCE COMPANY (THE)	COMMERCIAL	FIRE	RATE	NONE	-1.9
05-7516	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	NONE	0
05-7517	0000	FINANCIAL PACIFIC INSURANCE COMPANY	COMMERCIAL	AUTO LIABILITY	RULE CHANGE	NONE	0
05-7518	3548	ATHENA ASSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7519	3548	ST. PAUL FIRE AND MARINE INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7520	3548	ST. PAUL GUARDIAN INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7521	3548	ST. PAUL MERCURY INSURANCE COMPANY	COMMERCIAL	FIRE	RULE CHANGE	NONE	0
05-7522	3548	DISCOVERY PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	MULTI-PERIL	RULE CHANGE	EQUIPMENT BREAKDOWN	0
05-7523	3548	DISCOVERY PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	UMBRELLA/EXCESS	
05-7524	0031	UNITED STATES LIABILITY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	FORMS	PROFESSIONS E & O LIAB. PR	
05-7525	3548	DISCOVERY PROPERTY & CASUALTY INSURANCE COMPANY	COMMERCIAL	OTHER LIABILITY	RULE CHANGE	COMM GENERAL LIABILITY	0
	115	TOTAL APPLICATIONS RECEIVED INCLUDING CLASS PLANS, FILE AND USE, AND ADVISORY ORGANIZATION MANUALS					

California Department of Insurance

Public Notice Filing Errata Report

October 21, 2005

The following files were incorrectly listed on the respective Public Notice(PN) Dates:

	FILE #	PN DATE	COMPANY NAME	LINE TYPE & DESCRIPTION	FILE TYPE	PROGRAM	OVERALL RATE (%)*
Incorrect	05-6535	09/02/2005	Affirmative Insurance Company	Personal Auto Liability and Physical Damage	New Program	Affirmative NSD Motor Club	0.00%
Correct	05-6535	09/02/2005	Affirmative Insurance Company	Personal Auto Liability and Physical Damage	New Program	Express Travel Club	0.00%
Incorrect	05-6555	09/02/2005	Affirmative Insurance Company	Personal Auto Liability and Physical Damage	Class Plan	Affirmative NSD Motor Club	
Correct	05-6555	09/02/2005	Affirmative Insurance Company	Personal Auto Liability and Physical Damage	Class Plan	Express Travel Club	
Incorrect	05-6681	09/09/2005	Stonebridge Casualty Insurance Company	Personal Inland Marine	Forms	Travel	
Correct	05-6681	09/09/2005	Stonebridge Casualty Insurance Company	Commercial Inland Marine	Forms	Travel	0.00%
Incorrect	05-6290	08/26/2005	United States Automobile Association	Personal Auto Liability and Physical Damage	Rule Change		0.00%
Correct	05-6290	08/26/2005	United States Automobile Association	Personal Auto Liability and Physical Damage	Rule Change		0.03%
Incorrect	05-6291	08/26/2005	USAA Casualty Insurance Company	Personal Auto Liability and Physical Damage	Rule Change		0.00%
Correct	05-6291	08/26/2005	USAA Casualty Insurance Company	Personal Auto Liability and Physical Damage	Rule Change		0.03%
Incorrect	05-6292	08/26/2005	USAA General Indemnity Company	Personal Auto Liability and Physical Damage	Rule Change		0.00%
Correct	05-6292	08/26/2005	USAA General Indemnity Company	Personal Auto Liability and Physical Damage	Rule Change		0.03%
Incorrect	05-7004	09/23/2005	Valley Insurance Company	Commercial Inland Marine	Forms		
Correct	05-7004	09/23/2005	Valley Insurance Company	Commercial Inland Marine	Rule Change		0.00%

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